

3

EXHIBIT

M&T Bank

P.O. Box 619083
Dallas, TX 75261-9063
RETURN SERVICE ONLY
Please do not send mail to this address

7-750-39095-0009227-001-1-000-001-000-000



JOANNE M ROMAN
102 ARTLEE AVE
BUTLER PA 16001-2771

Avoid mailing delays
with eStatements.
Enrolling is easy,
see how.



Mortgage Statement

Account Number: 0031693120
As of Date: 01/17/23
Amount Due to Reinstate Loan: \$46,207.21

Contact Us

General Customer Service: 1-800-724-2224
Property Tax: 1-866-406-0949
Property Insurance: 1-888-882-1847



Correspondence Address: Payment Mailing Address:
Lending Services, Customer Support P.O. Box 62182
P.O. Box 1288 Baltimore, MD 21264-2182
Buffalo, NY 14240-1288



<https://onlinebanking.mtb.com>

Statement Date: 01/17/23

Account Information

Property Address: 102 ARTLEE AVENUE
BUTLER PA 16001

Interest Rate: 3.750%
Maturity Date: 09/2047
Outstanding Principal*: \$176,401.46
Escrow Balance: -\$13,422.13

* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-409-2653.

Explanation of Amount Due

Past Due Payment(s) \$40,329.56
Unpaid Late Charge(s) +\$103.62
Return Item/Other Fee(s) +\$95.00
Recoverable Corporate Advance** +\$5,679.03
Total Amount Due to Reinstate Loan \$46,207.21
Accelerated Amount \$206,651.07

Please note that the accelerated amount is not the amount that is needed to pay your loan in full.

Unless you pay off your loan before 2/1/23, another monthly payment of \$1,321.68 will become due.

** including any fees/charges imposed since last statement totaling \$20.00.

HARRASSMENT!

This is NOT a Debt
being reported to major credit bureaus

Important Messages

As of the date of this statement, our records indicate that your account is currently in foreclosure. The amount reflected above is the amount that is required to reinstate your loan as of 01/17/23. Please note, after 01/17/23, this amount may not be sufficient to bring your loan current as additional fees, charges, or attorney fees/costs may have been incurred. Prior to sending any funds/payments please contact the attorney firm handling your foreclosure to obtain the current reinstatement or payoff amount. A letter was previously sent to you with this contact information. If you are unsure what attorney firm is handling the foreclosure, please contact us at 1-800-724-1633.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
12/30/22		Property Inspection								-\$20.00
01/04/23	09/23	MIP/PMI Disbursement								

MAY 2021
M-T Bank Voluntary Removed
NOT My Creditor
Does not Report to 3 Major
Credit Bureaus (Debt) owed
Because I Do Not owe a Debt

01/17/2023

7-750-39095-0009227-001-2-000-001-000-000



JOANNE M ROMAN
102 ARTLEE AVE
BUTLER PA 16001-2771

DELINQUENCY INFORMATION

Account Number: 0031693120

Our records indicate we have not received the most recent payments due on the above mortgage account. Your loan became delinquent on 08/02/2020. As of 01/17/23 the payments are 899 days delinquent on the mortgage loan account.

As a person having an ownership interest in the property, if the mortgage loan account becomes delinquent you risk the loss of your property to foreclosure and additional fees related thereto, including but not limited to property evaluations, inspections, court costs, and attorney fees, all of which are added to the mortgage loan account.

If you need additional assistance, you may call 1-800-569-4287 or consult <http://www.hud.gov/counseling> to obtain a list of HUD approved housing counseling agencies.

The first notice or filing for foreclosure has occurred.

Recent Account History*

- Payment due 08/01/22: Payment of \$1,321.68 remains outstanding
- Payment due 09/01/22: Payment of \$1,321.68 remains outstanding
- Payment due 10/01/22: Payment of \$1,321.68 remains outstanding
- Payment due 11/01/22: Payment of \$1,321.68 remains outstanding
- Payment due 12/01/22: Payment of \$1,321.68 remains outstanding
- Payment due 01/01/23: Payment of \$1,321.68 remains outstanding
- Unless you pay off your loan before 2/1/23, another monthly payment of \$1,321.68 will become due.
- Outstanding Fees/Charges: \$5,877.65


Total amount needed to reinstate your loan: \$46,207.21*

*The above mortgage account is in foreclosure status and may be incurring additional fees. To protect any ownership interest you may have in the property secured by the mortgage account, you may contact the foreclosure attorney/trustee for an accurate amount due to bring the loan current and cancel the current foreclosure action. You may call us at 1-800-724-1633 if you have other questions or if you need to obtain the contact number for the attorney/trustee handling your file.

To learn more about your Mortgage Assistance Option, use your phone camera to scan the QR code below.



To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. M&T BANK P.O. Box 1288 Buffalo, NY 14240-1288 Phone No. 1-800-724-2224		Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person. Form 1098 (Rev. January 2022) For calendar year 2022		Mortgage Interest Statement
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 7-750-39095-0009227-001-3-000-001-000-000  JOANNE M ROMAN 102 ARTLEE AVE BUTLER PA 16001-2771		1 Mortgage interest received from payer(s)/borrower(s) \$ 0.00 2 Outstanding mortgage principal \$ 176,401.46 3 Mortgage origination date 08/08/2017 4 Refund of overpaid interest \$ 0.00 5 Mortgage insurance premiums \$ 1,412.70 6 Points paid on purchase of principal residence \$ 0.00 7 If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8. <input checked="" type="checkbox"/>		Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.
8 Address or description of property securing mortgage 102 ARTLEE AVENUE BUTLER PA 16001		9 Number of properties securing the mortgage 10 Other		
11 Mortgage acquisition date Account number (see instructions) 0031693120		RECIPIENT'S/LENDER'S TIN 16-0538020 PAYER'S/BORROWER'S TIN XXX-XX-6899		
Form 1098 (Rev. 1-2022) VTB (Keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service				

IRS FRAUD → The Policy Above Lapsed Erie Insurance 8/16/2022

ESCROW RECONCILIATION		PRINCIPAL RECONCILIATION	
-\$7,212.72	BEGINNING BALANCE	\$0.00	PRINCIPAL APPLIED
\$2,922.10	PROPERTY TAX	\$176,401.46	ENDING BALANCE
\$1,759.00	HAZARD INSURANCE		
\$1,412.70	MORTGAGE INSURANCE		
-\$13,306.52	ENDING BALANCE		
↑ Insurance Fraud		\$1,318.97 CURRENT TOTAL PAYMENT \$455.45 CURRENT ESCROW PAYMENT	
		PROPERTY ADDRESS: 102 ARTLEE AVENUE BUTLER PA 16001	

OUTSTANDING LATE FEES DUE \$103.62

No Payment were made since 7/1/20

Default → 8/11/2020
 Private Sale Real Estate Pay off LTR → 10/21/2020
 Sales Contract → 11/8/2020
 Scheduled close 12/28/2020

PLEASE CONTACT OUR CUSTOMER SERVICE DEPARTMENT AT 716-626-7010 OR 1-800-724-2224 IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT.

- ① Lockout eviction For close NonJudicial 12/4/20 MSI
- ② Forebearance 10/1/20 - 10/16/21
- ③ Bankruptcy 3/22/21 / 7/7/21
 Filed / Discharged
 Closed 7/28/21

DECLARATIONS

AMERICAN SECURITY INSURANCE COMPANY

PO BOX 50355, ATLANTA, GA 30302

A Stock Insurance Company

CERTIFICATE NUMBER: 2MR21111678885

CERTIFICATE PERIOD:

EFFECTIVE DATE

08/12/2022

EFFECTIVE TIME

12:01 am

EXPIRATION DATE

08/12/2023

Issued under the provisions of

Master Policy No.:

MIP-RCH-02111-00

NAMED INSURED and Mailing Address:

M&T BANK

ITS SUCCESSORS AND/OR ASSIGNS

P O BOX 5738

SPRINGFIELD, OH 45501-5738

Insurance
Fraud

For Company Use:

Basis:

Territory: 0001

Class:

Other: FIR SFD 021110000

DESCRIBED LOCATION:

The property covered by this Certificate is at the described location unless otherwise stated:

102 ARTLEE AVENUE

BUTLER, PA 16001

want cancelled
Immediately

COVERAGE AND LIMITS OF LIABILITY - Coverage is provided only where a premium is shown for the coverage, subject to all conditions of this Certificate.

RESIDENTIAL PROPERTY:

LIMIT OF LIABILITY

DEDUCTIBLES

PREMIUM

Coverage A - \$313,000

All Perils:

\$2,500

\$1,759.00

Coverage B - 10% of Coverage A

TOTAL PREMIUM

\$1,759.00

COMMERCIAL PROPERTY:

LIMIT OF LIABILITY

DEDUCTIBLES

PREMIUM

Building -

All Perils:

TOTAL PREMIUM

Optional Coverages, Assessments, Surcharges, Taxes, Fees (if applicable):

I Am Not required to provide Insurance #
 I Do Not owe M&T Bank any money
 I Do Not Have AN Escrow

TOTAL AMOUNT

\$1,759.00

FORMS AND ENDORSEMENTS which are made a part of this Certificate at the time of issuance:

MIP 223 AS (01-12), MIP 233 (01-12), MIP 243 PA (03-12), MIP 219 (02-20), MIP 239 PA (03-12)

BORROWER Name and address:

JOANNE M ROMAN

102 ARTLEE AVE

BUTLER, PA 16001-2771

Insurance
FraudI do not have a loan #
Discharged Ch-7

Loan No.: 0031693120

CLAIMS: 1-800-326-2845

ALL OTHER INQUIRIES:

1-888-882-1847

This number Countersignature (where required)

Issue Date: 11/16/2022

MIP 221 AS (01-12)

Page 1 of 1

MIP221ASR-0614

← Go back to the List

American Security Life Insurance Company

P.O. Box 50355

Atlanta, GA 30302

Phone: 404-261-9000

Map: Google Yahoo

SIC: 6311

Sales: \$100-250 Million

Employees: 500 - 999

Industry:

Finance, Insurance, and Real Estate

Insurance Carriers

Life Insurance

Disconnected

all Phone numbers on this policy
are to M+T Bank underwriting.
Verified by me calling all.

→ Joanne Reman

(770) 763-1000

800-852-2244

Press (#1) → Remain on Line transfer to
M+T Bank

260 Interstate N. Circle Se

Atlanta Ga 30339

M&T Bank

P O BOX 5738
SPRINGFIELD, OH 45501-5738
1-888-882-1847

November 16, 2022

JOANNE M ROMAN
102 ARTLEE AVE
BUTLER, PA 16001-2771

Re: Mortgage No. 0031693120
Property Address: 102 ARTLEE AVENUE
BUTLER, PA 16001

Dear JOANNE M ROMAN:

We are writing regarding the enclosed lender-placed hazard insurance policy for the above-referenced property.

Our records indicate that it has been at least 60 days since your policy expired or canceled. We previously notified you of this problem. Since we did not receive proof of your own coverage, a payment for lender-placed insurance was made by M&T in the amount of \$1,759.00. If you have an escrow account, this payment was charged to your account. If not, an escrow account was established and this payment was charged to it. In either case you are required to reimburse M&T for this premium as described below.

As you were told in our previous correspondence, lender-placed hazard insurance only provides coverage for your house structure; it does not cover contents or liability and may not cover the full value of your home or the cost of temporarily living outside of your home because it was damaged or being repaired. The premium paid and the amount of coverage was based on the last known coverage amount from your expired policy and is effective for one year from the expiration date of your former policy. If your loan with us is a second mortgage, or if we did not know the last coverage amount, the coverage amount is equal to the outstanding principal balance of your loan.

If you already had an escrow account and repayment is not made prior to your next scheduled escrow analysis, your periodic mortgage payment will be increased to include the lender-placed insurance premium at that time. If a new escrow account was established for the lender-placed insurance premium, your payment will be adjusted if we do not receive payment in full within 60 days from the date of this letter.

If you obtained your own insurance coverage, immediately provide us coverage information at our web site www.mycoverageinfo.com/mtb.

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is a notice of possible enforcement of the lien against the collateral property.

This is Harassment!

Purchasing homeowners
Hazard Insurance
is not an obligatory
Law in PA.

unless under a
current mortgage
contract - does not
require to list an
old creditor as beneficiary

NOT Yours - my business (Lapsed) - Purchased another policy

How can An escrow account be
without my consent?

No.
Immediately Cancel
This Fraud Policy.



M&T BANK
INSURANCE CENTER
P.O. BOX 5738
SPRINGFIELD, OH 45501-5738



000002 - 000002
JOANNE M ROMAN
102 ARTLEE AVE
BUTLER PA 16001-2771

Re: 0031693120

000002 - 0001 of 0009 - NNNNNN - 00010

2111MH3

0900



M&T Bank

P O BOX 5738
SPRINGFIELD, OH 45501-5738
1-888-882-1847

Date: October 24, 2022

JOANNE M ROMAN
102 ARTLEE AVE
BUTLER, PA 16001-2771

Subject: **Second and final notice - please provide insurance information for**
102 ARTLEE AVENUE
BUTLER, PA 16001

NOT REQUIRED by LAW
Not my creditor!
Not a borrower
PA Law does not require

Dear JOANNE M ROMAN:

This is your **second and final notice** that our records show that your hazard insurance expired, and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must reimburse us for any period during which the insurance we buy is in effect but you do not have insurance.

You should immediately provide us with your insurance information. This information must be provided in writing. All you need to do is ask your insurance agent to include the loan number and property address above on a copy of your new/renewal policy or notice of reinstatement and mail it with a Mortgagee Clause/Lender's Loss Payable Endorsement as soon as possible. You/your agent can mail the documents to:

M&T BANK
ITS SUCCESSORS AND/OR ASSIGNS
P O BOX 5738
SPRINGFIELD, OH 45501-5738

Loan Number: 0031693120

Or, you may upload your hazard insurance policy online at www.mycoverageinfo.com/mtb.

The insurance we buy:

- Will cost an estimated \$1,759.00 annually, which may be significantly more expensive than insurance you can buy yourself.
- May not provide as much coverage as an insurance policy you buy yourself.

If you have any questions, please contact us at 1-888-882-1847.

Sincerely,

M&T Bank
Collateral Insurance

Please review the additional important information contained on the following pages of this letter.

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is a notice of possible enforcement of the lien against the collateral property.



The following information is being provided as a supplement to the Notice on page 1 of this document; it includes important information about the insurance on your mortgaged property.

• **PURCHASING YOUR OWN INSURANCE:**

- You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so. Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property.

If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

• **ESCROWING FOR INSURANCE:**

• *Applicable to Non-Escrow Only*

Per our records, you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, and we do not receive updated insurance information showing an active policy, we will establish one in conjunction with the insurance we obtain and that escrow account will be charged for the premiums that we pay. As a result, your monthly mortgage payments will be increased to include the cost of this policy.

• *Applicable to Escrow*

If we purchase this insurance, your escrow account will be charged for the premiums that we pay. Please be advised that your monthly mortgage payments will be increased to include the cost of this policy.

• **THE INSURANCE WE OBTAIN:**

- The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

- The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own. This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.

Your records are messed up in my business



- The hazard insurance we obtain will **not** cover any amount you feel your home is worth in excess of the amount of dwelling coverage that you previously obtained and we entered on our records. If you have information to verify that the amount of coverage should be different please let us know, in writing, at the address in this notice. If we did not know the last amount of insurance coverage you obtained, we will purchase coverage in the amount of the unpaid principal balance of your loan on the date we request the insurance coverage begin. Although such coverage does not meet our property insurance requirements, we will purchase it as a default in the absence of information allowing for acceptable coverage for your property. The cost of this insurance will be charged to you, by us. This does not in any way relieve you of your obligation to provide coverage acceptable to us.
- The hazard insurance we obtain will **cover only** the structure of your home (e.g. the building, walls, floors, roof and permanent attachments).
 - It will **not** cover your furniture or any of your other personal belongings.
 - It will **not** cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
 - It will **not** cover any liability incurred by you personally to someone who is injured while on your property.
- M&T BANK will be an insured on the policy and may be the named insured. **The insurance we obtain may provide benefits to you but is primarily for the benefit of M&T BANK.** If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because M&T BANK will be paid first.
- The policy we obtain will supersede any lender coverage remaining in effect under your previous policy.
- **IMPORTANT BANKRUPTCY INFORMATION:**
 - If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this letter is for informational purposes only and is not an attempt to collect a debt.
- **FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE:**
 - The Fair Debt Collection Practices Act, if applicable, requires M&T BANK to inform you that, as your loan servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the loan was not reaffirmed in the bankruptcy case, M&T BANK will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.
 - With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act, if applicable, require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

- **IMPORTANT STATE INFORMATION:**


- Your state may offer a FAIR plan which may offer coverage on your property at a lower cost. Contact your state FAIR Plan association or Department of Insurance for additional details on FAIR plan coverage.
- Please be advised that lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

WE HOPE YOU'LL AGREE THAT OBTAINING YOUR OWN INSURANCE IS IN YOUR BEST INTEREST.



M&T BANK
INSURANCE CENTER
P.O. BOX 5738
SPRINGFIELD, OH 45501-5738



 000290 - 000290
JOANNE M ROMAN
102 ARTLEE AVE
BUTLER PA 16001-2771

Re: 0031693120

000290 - 0001 of 0004 - NNNNN - 01183



2111H2

0400

